Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

## **Official Form 101**

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Vito First name	Mary First name
	identification (for example, your driver's license or passport).	Angelo Middle name	Therease Middle name
	Bring your picture identification to your meeting	Chieco Last name	Chieco Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	Only the last 4 digits of your Social Security	xxx - xx - <u>8145</u>	xxx - xx - <u>7564</u>
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Chieco Vito Angelo Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN
5.	Where you live	9682 Baumgartner St Number Street	If Debtor 2 lives at a different address:  Number Street
		Huntley IL 60142 City State ZIP Code  MCHENRY County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

Document

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Vito Angelo Chieco Debtor 1 Case Number (if known) \_ Last Name Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the <sub>District</sub> None last 8 years? ☐ Yes. \_\_\_\_\_ When \_\_\_\_ Case Number MM / DD / YYYY District None \_\_\_ When \_\_\_\_ \_\_\_\_ Case Number \_\_\_ MM / DD / YYYY \_\_\_\_\_ When \_\_\_ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you \_ When Case Number, if known \_\_\_\_ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12.

this bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

	Case 17-8000		1 Filed 01/11 Documer	t Page 4 of 74		Desc Main
Debtor	First Name	Angelo  Middle Name	Last Name	Case Number (if I	known)	
Part	Report About Any Busin	nesses You Owr	as a Sole Proprietor			
	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC.	■ No. □ Yes.	Go to Part 4.  Name and location of but the second	siness		
	If you have more than one					
	sole proprietorship, use a separate sheed and attach it to this petition.					
			City		State	Zip Code
			Check the appropriate h	ox to describe your business:		
			_	ess (as defined in 11 U.S.C. § 101(27A))		
<u> </u>						
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as de	fined in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
			■ None of the above			
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance strong document  No. I  No. I  Yes. I	the deadlines. If you indicated, statement of operations of one exist, follow the parameter of the parameter of the Bankruptcy Code.  am filing under Chapter of the Bankruptcy Code.  am filing under Chapter of Bankruptcy Code.	e court must know whether you are a small e that you are a small business debtor, you rins, cash-flow statement, and federal income rocedure in 11 U.S.C. § 1116(1)(B).  er 11.  1, but I am NOT a small business debtor according and I am a small business debtor according that Needs Immediate Attention	nust attach tax return	your most recent or if any of these ne definition in
14.	Do you own or have any	No.				
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	Yes. V	What is the hazard?			
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is r	eeded, why is it needed?		

Official Form 101

Number

City

Street

Where is the property? \_

ZIP Code

State

Debtor 1

Vito Angelo Document Chieco

Page 5 of 74 Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

> deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-80062 Doc 1 Entered 01/11/17 09:38:54 Desc Main Filed 01/11/17 Page 6 of 74

Document Chieco Vito Angelo

Debtor 1

Case Number (if known)

Pa	Answer These Questions	for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.				
			business debts? Business debts are debt estment or through the operation of the busine			
		No. Go to line 16c.  Yes. Go to line 17.				
		_	owe that are not consumer debts or business of	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	<del></del>		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt per are paid that funds will be available to distri			
18.	How many creditors do you estimate that you owe?	☐ 1-49 <b>☐</b> 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 ■ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	correct.  If I have chosen to file under Chap	I declare under penalty of perjury that the info oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	e, under Chapter 7, 11,12, or 13		
		If no attorney represents me and I	did not pay or agree to pay someone who is a	·		
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.		
			ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.			
		/s/ Vito Angelo Chieco Signature of Debtor 1		Mary Therease Chieco		
		Executed on01/06/2017		uted on01/06/2017 MM / DD / YYYY		

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Debtor 1	Vito	Angelo	Chieco	_ Paye / UI /4 _ Case Number		er (if known)	
	First Name	Middle Name	Last Name				
represe	r attorney, if you are nted by one re not represented	proceed under Chapt each chapter for whic 11 U.S.C. § 342(b) ar	ter 7, 11, 12, or 13 of title the the person is eligible.	e 11, United States Code, I also certify that I have d 707(b)(4)(D) applies, certif	and have exelivered to t	the debtor(s) about eligibility to xplained the relief available un the debtor(s) the notice require e no knowledge after an inqui	nder ed by
by an at	torney, you do not						
neea to	file this page.	🗶 /s/ Jasor	n Kyle Nielson		Date	Date: 01/10/2017	
		Signature of Att	orney for Debtor			MM / DD / YYYY	
		Jason K	yle Nielson				
		Printed name	<u> </u>				
		Geraci L	aw L.L.C.				
		Firm name					
		55 E. Mc	onroe St., #3400				
		Number Stre	et				
		Chiange					
		Chicago City			IL State	60603 ZIP Code	
		City			State	ZIP Code	
		Contact Phone	312-332-1800		Email ad	ddressndil@geracilaw	.com
		6288458	3		IL		
		Bar number			State	<del></del>	

Debtor 1	Vito	Angelo	Chieco
	First Name	Middle Name	Last Name
Debtor 2	Mary	Therease	Chieco
(Spouse, if filing)	First Name	Middle Name	Last Name
United States  Case Number (If known)	, ,	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)

Check if this is an amended filing

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 265,575
1c. Copy line 63, Total of all property on Schedule A/B	\$ 265,575
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$510,207
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$430 \$108,411
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	

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Case Number (if known)

Document Vito Angelo Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and sul	omit this form to the court with your other schedules.
<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurre family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistic</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this form to the court with your other schedules.</li> </ul>	cal purposes. 28 U.S.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current more Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	onthly income from Official \$ 6,344.00
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E</i> From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>430.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>65,108.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not repriority claims. (Copy line 6g.)	oort as \$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$_65,538.00

Fill in this in	formation to identify y		and this filing		ered 01/11/17 09:38:54 0 of 74	Desc Main
Debtor 1	Vito	An	gelo	Chieco		
Debior 1	First Name	Middl	e Name	Last Name		
Debtor 2	Mary	Th	erease	Chieco		
(Spouse, if filing)	First Name	Middl	e Name	Last Name		
United States	Bankruptcy Court for the :	NORTHE	ERN_ District	of <u>ILLINOIS</u>		
				(State)		Check if this is an
Case Number (If known)	r					amended filing
	orm 106A/B e A/B: Prope	erty				12/15
Part 1: 01. Do you ov No. Yes.	vn or have any legal or  Describe	equitable	interest in a	any residence, building, land, or sim	nilar property?	
9682 Bau	ımgartner St.			What is the property? Check all that Single-family home	Do not acauct	secured claims or exemptions. Put any secured claims on Schedule D:
	ess, if available, or other de	escription		Duplex or multi-unit building	Creditors Who	o Have Claims Secured by Property
	,	·		Condominium or cooperative	Current value	e of the Current value of the
				Manufactured or mobile home	entire proper	rty? portion you own?
Huntley		IL	60142	Land	<b>\$</b> 2	\$50,000.00 <b>\$</b> 250,000.00
City		State	ZIP Code	Investment property		
				Timeshare	Describe the	nature of your ownership
County				Other		h as fee simple, tenancy by
				Who has an interest in the propert	ty? Check one.	s, or a life estat), if known.
				Debtor 1 only		
				Debtor 2 only		
i				Debtor 1 and Debtor 2 only	<b>—</b>	this is a community property
	(see instructions)					
				At least one of the debtors and an		ructions)
				At least one of the debtors and an Other information you wish to add	other	ructions)

Official Form 106A/B Record # 722015 Schedule A/B: Property Page 1 of 7

\$250,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

Debtor 1

No

Yes.

Describe.....

Case 17-80062

Desc Main

0.00

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Document Page 11 of Page Doc 1 Vito First Name **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes. Describe..... Chevrolet Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Impala Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2003 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? entire property? 150,000 Approximate Mileage: At least one of the debtors and another 1,200.00 Other information: Check if this is community property (see instructions) Nissan Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Altima Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2009 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 105,000 Approximate Mileage: At least one of the debtors and another 6,875.00 6,875.00 Other information: Check if this is community property (see instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$8,075.00 you have attached for Part 2. Write that number here ......----**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$4 000 4,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ٦No. Describe..... \$1,000 Flat screen TV, computer, printer, music collection, cell phone 1,000.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

Vito Debtor 1

Case 17-80062

Filed 01/11/17 Chieco Document

Doc 1

Entered 01/11/17 09:38:54 Page 12 of 4 dumber (if known)

Desc Main

First Name Middle Name

09.	Examples:			uipment; bicycles, pool tables, golf clubs, skis; canoes			
	No. Yes.	Describe					
10.		Pistols, rifles, shot	guns, ammunition, and related equ	uipment		\$	0.00
	No. Yes.	Describe					
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear	r, shoes, accessories		\$	0.00
	Yes.	Describe	Everyday clothes, shoes, acces	ssories	\$400	•	400.00
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement ring	gs, wedding rings, heirloom jewelry, watches, gems,		<u> </u>	
	Yes.	Describe	Everyday jewelry, costume jewe	elry, engagement rings, wedding rings, watches	\$500	\$	500.00
13.	Non-farm a Examples:	animals Dogs, cats, birds,	horses				
	Yes.	Describe				\$	0.00
14.	Any other No.	personal and h	ousehold items you did not a	already list, including any health aids you did not list			
	Yes.	Describe				\$	0.00
			=	ncluding any entries for pages you have attached	<b>&gt;</b>		\$5,900.00
	for Part 3.		ber here		>	,	\$5,900.00
	for Part 3.	Write that numl	ber here		>	Current value of the portion you own? Do not deduct secured	e
Do	you own o	Write that numl Describe Your Fi	nancial Assets		>	Current value of the portion you own?	e
Do	for Part 3.  Part 4:  you own o  Cash	Write that numl Describe Your Fi	nancial Assets	of the following?	>	Current value of the portion you own? Do not deduct secured or exemptions	e
Do 16.	you own o  Cash Examples: No. Yes.  Deposits of Examples:	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	nancial Assets  I or equitable interest in any of the second of the seco	of the following?  afe deposit box, and on hand when you file your petition  ficates of deposit; shares in credit unions, brokerage houses,	>	Current value of the portion you own? Do not deduct secured	<b>e</b> I claims
Do 16.	you own o  Cash Examples: No. Yes.  Deposits of Examples: and other standards.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	nancial Assets  I or equitable interest in any of the property	of the following?  afe deposit box, and on hand when you file your petition  ficates of deposit; shares in credit unions, brokerage houses,	>	Current value of the portion you own? Do not deduct secured or exemptions	<b>e</b> I claims
Do 16.	you own o  Cash Examples: No. Yes.  Deposits of Examples: and other s No.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions.	nancial Assets  I or equitable interest in any of any our wallet, in your home, in a said, or other financial accounts; certiff fyou have multiple accounts with Account Type:  Checking Account Savings Account	of the following?  afe deposit box, and on hand when you file your petition  ficates of deposit; shares in credit unions, brokerage houses, the same institution, list each.  Institution name:	>	Current value of the portion you own? Do not deduct secured or exemptions	0.00 0.00 50.00
Do 16.	you own o  Cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fine representation of money Checking, savings similar institutions.	nancial Assets  I or equitable interest in any of the property	of the following?  afe deposit box, and on hand when you file your petition  ficates of deposit; shares in credit unions, brokerage houses, the same institution, list each.  Institution name:  PNC  Castle Bank	>	Current value of the portion you own? Do not deduct secured or exemptions	e I claims  0.00
Do 16.	you own o  Cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe	nancial Assets  I or equitable interest in any of any our wallet, in your home, in a said, or other financial accounts; certiff fyou have multiple accounts with Account Type:  Checking Account Savings Account	of the following?  afe deposit box, and on hand when you file your petition  ficates of deposit; shares in credit unions, brokerage houses, the same institution, list each.  Institution name:  PNC  Castle Bank  PNC	>	Current value of the portion you own? Do not deduct secured or exemptions	0.00 0.00 50.00 100.00
Do 16.	ror Part 3.  Part 4:  you own o  Cash  Examples:  No.  Yes.  Deposits of Examples: and other s  No.  Yes.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe	nancial Assets  I or equitable interest in any of the property	of the following?  afe deposit box, and on hand when you file your petition  ficates of deposit; shares in credit unions, brokerage houses, the same institution, list each.  Institution name:  PNC  Castle Bank  PNC	>	Current value of the portion you own? Do not deduct secured or exemptions	0.00 0.00 50.00 100.00
Do 16.	cash Examples: No. Yes.  Deposits of Examples: and other solution No. Yes.  Bonds, mu Examples: No. Yes.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe  Describe  Describe	nancial Assets  I or equitable interest in any of a second	of the following?  afe deposit box, and on hand when you file your petition  ficates of deposit; shares in credit unions, brokerage houses, the same institution, list each.  Institution name:  PNC  Castle Bank  PNC	>	Current value of the portion you own? Do not deduct secured or exemptions	0.00 0.00 50.00 100.00

Vito Debtor 1

Case 17-80062 Angelo

Doc 1

Desc Main

First Name

Middle Name

Filed 01/11/17
Chieco
Document
Filest Name

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20.	Governme	nt and corporat	e bonds and other negotiable and non-negotiable instruments		
	-		le personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.		
	No.				
	Yes.	Describe	Issuer name:	\$	0.00
21.		or pension acc		<u> </u>	
	Examples: I	nterests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name:		
			401(k) or similar plan Employer	\$	1,400.00
				\$	1,400.00
22.	-	posits and pre of all unused depo	payments posits you have made so that you may continue service or use from a company		
	Examples: /		andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	No.	Describe	Institution name or individual:		
	1es.	Describe	Tiodical Trains of Individual.	\$	0.00
23.		A contract for a	a periodic payment of money to you, either for life or for a number of years)		
	No.	Describe	Issuer name and description:		
	res.	Describe	issuel hame and description.	\$	0.00
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):		
	<b>-</b>	W. I. I		\$	0.00
25.	No.	litable or future	e interests in property (other than anything listed in line 1), and rights or powers		
	Yes.	Describe			
				\$	0.00
26.			marks, trade secrets, and other intellectual property ames, websites, proceeds from royalties and licensing agreements		
	No.				
	Yes.	Describe		\$	0.00
27.	Licenses, f	ranchises, and	other general intangibles	Ψ	0.00
		Building permits, e	exclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.	Describe			
		Describe		\$	0.00
					_
Mo	ney or prop	erty owed to yo	u?	Current value of to portion you own?	
				Do not deduct secure	
				or exemptions	
28.		s owed to you			
	No.	Describe			
		Describe		\$	0.00
29.	Framples:	-	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.	dot due of famp t	name almosty, operation deppets, or and support, maintenance, arrested detachions, property detachions		
	Yes.	Describe			
30.	Other amo	unts someone (	DWES VOLL	\$	0.00
-0.	Examples: I	Jnpaid wages, dis	ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
	Social Secu	rity benefits; unpa	id loans you made to someone else		
	Yes.	Describe			
				\$	0.00

Debtor 1 Vito

Case 17-80062

Doc 1 Filed 01/11/17

Document F

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Desc Main

	First Name	Middle
	FIISTINATITE	Wilduit

Middle Name

No.				
<b>—</b>		Company Name & Beneficiary:	7	
Yes.	Describe		\$_	0.00
f you are th	e beneficiary of a l	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
Yes.	Describe			0.00
_	-		<u> </u>	
Yes.	Describe			0.00
ther conti	ngent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	Ψ	
Yes.	Describe			0.00
	al assets you d	id not already list	<b>\$</b>	0.0
No. Yes.	Describe			0.00
			\$_	0.00
				\$1,550.00
	ib A Bi	lance Belefed Barresto Ver Come or Herre or Interest In 18st comment or total in Best 4		
		ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1. gal or equitable interest in any business-related property?		
o you owi			Current value portion you o Do not deduct s or exemptions	wn?
No. Yes.	n or have any le		portion you o	wn?
No. Yes.	n or have any le	gal or equitable interest in any business-related property?	portion you o	wn? ecured claims
No.  Ccounts role  No.  Yes.	eceivable or co	gal or equitable interest in any business-related property?  mmissions you already earned  ngs, and supplies	portion you o	wn?
No.  Ccounts role  No.  Yes.	eceivable or co	gal or equitable interest in any business-related property?  mmissions you already earned	portion you o	wn? ecured claims
o you own No. Yes.  ccounts ro No. Yes.  ffice equi	eceivable or co	gal or equitable interest in any business-related property?  mmissions you already earned  ngs, and supplies	portion you o	wn? ecured claims
o you own No. Yes.  ccounts r No. Yes.  ffice equipexamples: E No. Yes.  achinery,	eceivable or con  Describe  pment, furnishing Business-related or  Describe	gal or equitable interest in any business-related property?  mmissions you already earned  ngs, and supplies	portion you on Do not deduct so or exemptions	wn? ecured claims 0.00
No. Yes.  Ccounts rolling No. Yes.  ffice equipes: Examples: Examp	eceivable or con  Describe  pment, furnishing Business-related or  Describe	gal or equitable interest in any business-related property?  mmissions you already earned  ngs, and supplies  pmputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you on Do not deduct so or exemptions	wn? ecured claims  0.00
ccounts response No. Yes.  ccounts response No. Yes.  ffice equiparts No. Yes.  achinery, No. Yes.	eceivable or con Describe  pment, furnishing Business-related con Describe  fixtures, equiprosessing and the control of the control	gal or equitable interest in any business-related property?  mmissions you already earned  ngs, and supplies  pmputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you on Do not deduct so or exemptions	wn? ecured claims 0.00
ccounts results in No. Yes.  Ccounts results in No. Yes.  Mo. Yes.  Achinery, No. Yes.	eceivable or con Describe  pment, furnishing Business-related con Describe  fixtures, equiprosessing and the control of the control	gal or equitable interest in any business-related property?  mmissions you already earned  ngs, and supplies  pmputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you on Do not deduct so or exemptions	wn? ecured claims  0.00
ccounts relation No. Yes.  Ccounts relation No. Yes.  ffice equiparts No. Yes.  achinery, No. Yes.  ventory No. Yes.	Describe  Describe  Describe  Describe	mmissions you already earned  ngs, and supplies  mputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade	portion you on Do not deduct so or exemptions	wn? ecured claims  0.00
ccounts relation No. Yes.  Ccounts relation No. Yes.  ffice equiparts No. Yes.  achinery, No. Yes.  ventory No. Yes.	peceivable or condesserved because or condesserved because or condesserved because of the condesserved because of	gal or equitable interest in any business-related property?  mmissions you already earned  ngs, and supplies  pmputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you on Do not deduct so or exemptions  \$	wn? ecured claims  0.00  0.00
ccounts results in the results in th	peceivable or condesserved bescribe  Describe  prescribe  fixtures, equipment, equip	mmissions you already earned  ngs, and supplies  mputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade	portion you on Do not deduct so or exemptions  \$	wn? ecured claims  0.00  0.00
ccounts results in No. Yes.	peceivable or condesserved bescribe  Describe  Describe  fixtures, equipment, equipment, furnishing bescribe  Describe  Describe  Describe	mmissions you already earned  ngs, and supplies  mputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade	portion you on Do not deduct so or exemptions  \$	wn? ecured claims  0.00  0.00  0.00
	f you are the property bed No.  Yes.  laims aga Examples: A No. Yes.  ther conti No. Yes.  ny financi No. Yes.	ny interest in property the fyou are the beneficiary of a large property because someone has No.  Yes. Describe  laims against third partie examples: Accidents, employr No.  Yes. Describe  ther contingent and unlied No.  Yes. Describe  ny financial assets you do No.  Yes. Describe	ny interest in property that is due you from someone who has died  f you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.  Yes. Describe  laims against third parties, whether or not you have filed a lawsuit or made a demand for payment examples: Accidents, employment disputes, insurance claims, or rights to sue  No.  Yes. Describe  ther contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe  ny financial assets you did not already list  No.  Yes. Describe  dd the dollar value of all of your entries from Part 4, including any entries for pages you have attached	s_ny interest in property that is due you from someone who has died  f you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.  Yes. Describe  No.  Yes. Describe  No.  Yes. Describe  S_  ther contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe  S_  ther contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.  Yes. Describe  s_  and financial assets you did not already list  No.  Yes. Describe  S_  dd the dollar value of all of your entries from Part 4, including any entries for pages you have attached

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
Yes. Describe	\$ <u> </u>
47. Farm animals  Examples: Livestock, poultry, farm-raised fish	
■ No.  Yes. Describe	s 0.00
48. Crops—either growing or harvested  No.	<u> </u>
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	
Yes. Describe	\$ <u>0.0</u> 0
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$0.00
51. Any farm- and commercial fishing-related property you did not already list  No.	
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.	
Yes. Describe	\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 17-80062 Angelo Doc 1 Vito Debtor 1

First Name

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Part 8: List the Totals of Each Part of this Form		1
55. Part 1: Total real estate, line 2		\$ 250,000.00
56. Part 2: Total vehicles, line 5	\$ 8,075.00	
57. Part 3: Total personal and household items, line 15	\$ 5,900.00	
58. Part 4: Total financial assets, line 36	\$ 1,550.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 15,525.00	\$ 15,525.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$265,525.00

Page 7 of 7 Official Form 106A/B Record # 722015 Schedule A/B: Property

Fill in this in	nformation to ider		
Debtor 1	Vito	Angelo	Chieco
	First Name	Middle Name	Last Name
Debtor 2	Mary	Therease	Chieco
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>II</u>	<u>LLINOIS</u>
			(State)
Case Number	r		-
(If known)			

# Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	9682 Baumgartner St. Huntley IL 60142 - Primary Residence	\$_250,000	\$ _ 30,000	735 ILCS 5/12-901 - \$30,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2003 Chevrolet Impala with over 150,000 miles.	\$_1,200	\$	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_4,000	\$_3,000	735 ILCS 5/12-1001(b) - \$3,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 722015	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Debtor 1 Vito Angelo Document Page 18 of 74 Case Number (if known)

Last Name

Middle Name

First Name

	Part 2	ional Page					
	Brief description of the property and line on Schedule A/B that lists this property		e on	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow	exemption
				Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Everyday clothes, shoes, accessories		\$_400	<b>\$</b>	735 ILCS 5/12-1001(a),(e)	\$400.00
	Line from Schedule A/B:	11			100% of fair market value, up to any applicable statutory limit		
	Brief description:	Everyday jewelry, costume jewelry, engagement rings rings, watches		\$_500	<b></b> \$	735 ILCS 5/12-1001(b) - \$5	00.00
	Line from Schedule A/B:	12			100% of fair market value, up to any applicable statutory limit		
3.	Are you claimin	g a homestead exemption	on of more th	an \$155,675?			
					n or after the date of adjustment .)		
	No.						
	Yes. Did you	acquire the property cov	vered by the e	xemption within 1,215 d	lays before you filed this case?		
	□No						
	☐ Yes.						
	Official Form 1060	Record #	722015	Schadule C: T	he Property You Claim as Exempt		Page 2 of 2

Fill in this in		7 90062 Do	c 1 Filod 01/11/17	Entered 01/11/ 9 of 74	/17 09:38:54	Desc Main	
	Vito	Angolo	Chicae				
Debtor 1	Vito First Name	Angelo  Middle Name	Chieco  Last Name				
Debtor 2	Mary	Therea					
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court	for the : <u>NORTHERN</u>	District of ILLINOIS				
		<u></u>	(State)			Check if this	s is an
Case Numbe (If known)	er					amended fi	
Official F	orm 106E	<u> </u>		<del></del>			J
		<del></del>	Claims Secured by F	Property			12/1
Be as complete	e and accurate a	s possible. If two mari	ried people are filing together, both	are equally responsible		nv	
		me and case number					
1. Do any cre	editors have clai	ms secured by your p	roperty?				
No. CI	heck this box and	d submit this form to the	e court with your other schedules. Yo	ou have nothing else to rep	oort on this form.		
Yes. F	ill in all of the info	ormation below.					
	List All Secured	Claims					
Part 1:	List All Secured	Ciaims			Column A	Column A	Column C
2. List all se	ecured claims. If	a creditor has more tha	an one secured claim, list the credito	r separately	Amount of claim	Value of collateral	Unsecured
		•	articular claim, list the other creditors al order according to the creditors na		Do not deduct the value of collateral	that supports this claim	<b>portion</b> If any
2.1 CHASE	E		Describe the property that secure	es the claim:	\$ 9,107.00	\$ <u>6,875.00</u>	\$ <u>2,232.00</u>
Creditor's	Name ( 24696		2009 Nissan Altima with over 10	5,000 miles			
Number	Street						
			As of the date you file, the claim	is: Check all that apply			
		· · · · · · · · · · · · · · · · · · ·	Contingent	io. Oncok un that apply.			
Columb	bus	OH 43224	Unliquidated				
City		State Zip Code	Disputed				
	s the debt? Check	cone.	Nature of Lien. Check all that apply	•			
Debtor	•		An agreement you made (such a	s mortgage or secured			
☐ Debtor	· 2 only · 1 and Debtor 2 onl	h.	car loan)  Statutory lien (such as tax lien, m	acchania's lion)			
=	st one of the debtors	•	Judgment lien from a lawsuit	lectianic's nerry			
_			Other (including a right to offset)				
	cif this claim relate	tes to a					
	t was incurred	2011-12-22	Last 4 digits of account number	<u>8774</u>			
2.2 Seneca	a Mortgage Servi	ic	Describe the property that secure		<b>\$</b> 485,000.00	\$ <u>250,000.00</u>	<b>\$</b> 235,000.0
Creditor's			9682 Baumgartner St. Huntley II	 L 60142 - Primary			
800 3R	Rd Ave Ste 225		Residence	,			
Number	Street						
		<del></del>	As of the date you file, the claim	is: Check all that apply.			
New Yo	ork	NY 10022	Contingent				
City		State Zip Code	Unliquidated Disputed				
Who owe	s the debt? Check	one	Nature of Lien. Check all that appl	W.			
Debtor		one.	An agreement you made (such a				
Debtor			car loan)				
	1 and Debtor 2 onl	ly	Statutory lien (such as tax lien, m	nechanic's lien)			
=	st one of the debtors	•	Judgment lien from a lawsuit				
Па: .	e la abelia - 1-1	4 4	Other (including a right to offset)				
	c if this claim relat nunity debt	tes to a					
	t was incurred	2006-2016	Last 4 digits of account number	<u>2728</u>			
Add the	dollar value of yo	our entries in Column	A on this page. Write that number	here:	\$ <u>494,107.00</u>		

Debtor 1 Vito Angelo Page 20 of 74 Case Number (if known)

	Additional Page		Column A	Column A	Column C
Pa	After Isiting any entries on this page in	umber them beginning with 2.3, followed	Amount of claim	Value of collateral	Unsecured
	by 2.4, and so forth.	umber them beginning with 2.3, followed	Do not deduct the	that supports this	portion
	by 2.4, and 30 forth.		value of collateral	claim	If any
2.3	Steven Cuda	Describe the property that secures the claim:	\$_16,100.00	\$_250,000.00	<u>\$ 16,100.0</u> 0
	Creditor's Name	9682 Baumgartner St. Huntley IL 60142 - Primary			
	101 E. Van Buren St.	Residence			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Waadataali II COOO	Contingent			
	Woodstock IL 60098	Unliquidated			
	City State Zip Code	Disputed			
,	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	_	Other (including a right to offset)			
	Check if this claim relates to a				
l .	community debt	Last 4 digits of account number			
$\overline{}$	Date Debt was incurred		<b>\$</b> 0.00	<b>\$</b> 250,000.00	• 0.00
2.4	Talamore Community Association	Describe the property that secures the claim:	\$ <u>0.00</u>	\$ 250,000.00	\$ <u>0.00</u>
	Creditor's Name	9682 Baumgartner St. Huntley IL 60142 - Primary			
	1515 E. Woodfield Dr. Ste 250	Residence			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	0.1 1 1 10.470	Contingent			
	Schaumburg IL 60173	Unliquidated			
	City State Zip Code	Disputed			
,	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
		Other (including a right to offset)			
	Check if this claim relates to a community debt				
	Date Debt was incurred	Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number here: \$510,207.00

	Caco 17 90062	Doc 1	Filad 01/11/17	Entered 01/11/17 09	·38·54	Desc Main	
Fill in this in	nformation to identify your cas	se:		1 of 74		Dood Main	
Debtor 1	Vito	Angelo	Chieco				
	First Name	Middle Name	Last Name				
Debtor 2	Mary	Therease	Chieco				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :NOR	THERN District				_	
Case Numbe	r		(State)			Check if	this is an
(If known)						amende	d filing
Official F	orm 106E/F						
Schedule	E/F: Creditors Wh	o Have U	nsecured Claims				12/15
List the other payer to the control of the control	arty to any executory contrac Official Form 106A/B) and on partially secured claims that a	ts or unexpired Schedule G: E. re listed in Sch Imber the entric and case num	I leases that could result in xecutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A	is and Part 2 for creditors with NON a claim. Also list executory contra expired Leases (Official Form 106G ve Claims Secured by Property. If the Attach the Continuation Page to this	cts on <i>Schedu</i> ). Do not inclu nore space is	<i>ile</i> ude any	
1. Do any cre	ditors have priority unsecure	d claims agains	st you?				
No. G	o to Part 2.						
Yes.							
nonpriority unsecured	amounts. As much as possible	, list the claims Page of Part 1	in alphabetical order accordi	riority amounts, list that claim here ar ng to the creditor's name. If you hav olds a particular claim, list the other c uction booklet.)	e more than tv	vo priority	Nonpriority amount
2.1 Wiscor	sin Dept. of Revenue	La:	st 4 digits of account number		\$ 430.00	<u>\$430.00</u>	\$ <u>0.00</u>
Creditor's PO Box		Wh	en was the debt incurred?	2015			
Number	Street						
		As	of the date you file, the claim	is: Check all that apply.			
		_ <u> </u>	Contingent	onosit an tracappy.			
Madiso		08-8901	Unliquidated				
City Who owe:	State Zip ( s the debt? Check one.	Code	Disputed				
Debtor	1 only						
Debtor	2 only	Ту	pe of PRIORITY unsecured cla	aim:			
Debtor	1 and Debtor 2 only		Domestic support obligations				
At leas	t one of the debtors and another	Ш	Taxes and certain other debts yo	ou owe the government			
	if this claim relates to a		Claims for dooth or porconal inju	urv while you wore			
	unity debt m subject to offest?	Ц	Claims for death or personal injuintoxicated	iry while you were			
No	-		Other. Specify State Income	e Taxes			
Yes							
Part 2:	List All of Your NONPRIORITY L	Insecured Claim	IS				
	ditors have nonpriority unsec	_	·				
=	ou have nothing to report in this	part. Submit th	nis form to the court with your	r other schedules.			
Yes.		nima in the second	anhatical and and the control of	anniha halda seeb elekus (f. s. s. 19	or bos "		
nonpriority included in	unsecured claim, list the credit	or separately foor holds a partic	r each claim. For each claim	or who holds each claim. If a credit listed, identify what type of claim it is itors in Part 3.If you have more than	s. Do not list c	laims already	
							Total claim

Debtor 1	Vito Angelo	<u> </u>	Page 22 of 74	
	First Name Middle Name	Last Name		<del></del>
4.1	AAMS LLC	Last 4 digits of account number _	<u>5383</u>	<u>\$ 20.00</u>
	Creditor's Name	When was the debt incurred?	2016-2016	
	4800 Mills Civic Pkwy St	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	West Des Moines IA 50265	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority cl	aims	
-	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes AMEX	Land de Marka and a second accordance		<b>\$</b> 450.00
4.2	Creditor's Name	Last 4 digits of account number _	<del></del>	\$ <u>+30.00</u>
	PO Box 297812	When was the debt incurred?	2014	
	Number Street			
		As of the data you file the plaim is	. Charle all that apply	
		As of the date you file, the claim is	: Спеск ан тлат арргу.	
	Ft Lauderdale FL 33329	Contingent		
	City State Zip Code	Unliquidated		
<u>"</u>	/ho owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
<u>L</u>	At least one of the debtors and another	Obligations arising out of a separat	-	
L	Check if this claim relates to a	that you did not report as priority cl		
le	community debt the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
	No	Other Specify Credit Card or	Credit Use	
lī	Yes	Other. Specify Credit Card or	Oredit Ose	
4.3	AT&T Mobility	Last 4 digits of account number _		<b>\$</b> 1,856.00
	Creditor's Name			
	PO Box 6428	When was the debt incurred?	2015	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Carol Stream IL 60197	Unliquidated		
w	City State Zip Code //ho owes the debt? Check one.	Disputed		
Ϊ́	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
}	Debtor 1 and Debtor 2 only	Student loans	Viuiiii.	
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl	•	
	community debt	Debts to pension or profit-sharing p		
Is	the claim subject to offest?			
	No	Other. SpecifyUtility Bills/Cell	lular Service	
	Yes			

Doc 1 Filed 01/11/17 Entered 01/11/17 09:38:54 Desc Main Case 17-80062 Page 23 of 74 Case Number (if known) Document Vito Angelo Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital One Bank \$ 1,444.14 Last 4 digits of account number Creditor's Name 1680 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent VA 22102 Mclean Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N **\$** 182.00 Last 4 digits of account number 4.5 2016-2016 15000 Capital One Dr When was the debt incurred? Number Street

As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes Capital ONE BANK USA N NULL \$ 417.00 4.6 Last 4 digits of account number Creditor's Name 2016-2016 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use

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Case Number (if known) **Document** Vito Angelo Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N.A. **\$** 767.00 Last 4 digits of account number \_\_\_\_ Creditor's Name

2365 Northside	e Dr Ste 30	When was the debt incurred? 2015-2016	
Number	Street		
		As a false date was filler than also have been Object and	
		As of the date you file, the claim is: Check all that apply.	
San Diego	CA 92108	Contingent	
City	State Zip Code	Unliquidated	
Who owes the de		Disputed	
Debtor 1 only			
Debtor 2 only		Tune of NONDRIGHTY unaccured claims	
= '		Type of NONPRIORITY unsecured claim:	
Debtor 1 and D	•	☐ Student loans	
	the debtors and another	Obligations arising out of a separation agreement or divorce	
	claim relates to a	that you did not report as priority claims	
community de		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subje	ect to offest?		
No		Other. Specify Unknown Credit Extension	
Yes			0.000.00
4.8 Centegra Heal	ith System	Last 4 digits of account number	\$ <u>9,032.00</u>
Creditor's Name		When was the debt incurred? 2015-2016	
PO BOX 6204		When was the debt incurred?	
Number	Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Carol Stream	IL 60197		
City	State Zip Code	Unliquidated	
Who owes the de	bt? Check one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and D	ebtor 2 only	Student loans	
=	the debtors and another	Obligations arising out of a separation agreement or divorce	
=		that you did not report as priority claims	
Check if this c	claim relates to a	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subje		Debts to pension of profit-straining plans, and other similar debts	
No		Other. Specify Medical/Dental Services	
Yes		Other. Specify	
Contogra Haar	pital Huntlev	Last 4 digits of account number	\$ 388.00
Creditor's Name		Last 4 digits of account number	<u> </u>
10400 Haligus	Rd	When was the debt incurred? 2016	
	Street		
Number	Sueet		
		As of the date you file, the claim is: Check all that apply.	
I I wallan	II 00440	Contingent	
Huntley	IL 60142	Unliquidated	
City Who owes the de	State Zip Code	Disputed	
	St. Glicok Glic.		
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim: □	
Debtor 1 and D	ebtor 2 only	Student loans	
At least one of t	the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this o	claim relates to a	that you did not report as priority claims	
community de		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subje	ect to offest?		
No		Other. Specify Medical Debt	
$\square_{Vos}$		<u> </u>	

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4.10 Centegra Memorial Medical Ctr	Last 4 digits of account number	\$ <u>650.00</u>
Creditor's Name		
3701 Doty Rd.	When was the debt incurred? 2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Woodstock IL 60098	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<b> </b>		
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Service	
Yes	Other. Specify	
Contuny Dontol		<b>\$</b> 450.00
	Last 4 digits of account number	\$ <u>~50.00</u>
Creditor's Name	When was the debt incurred? 2016	
10775 N Rte 47	When was the debt incurred?	
Number Street		
	As of the date was file the plains in Oberly III that are by	
	As of the date you file, the claim is: Check all that apply.	
Liuntiou II 60142	Contingent	
Huntley IL 60142	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	□ · <del>,</del> · · · · · ·	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
4.12 CITI	Last 4 digits of account number NULL	<b>\$</b> _382.00
Creditor's Name	<del></del>	
Po Box 6190	When was the debt incurred? 2014-2016	
Number Street	<del></del>	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57117	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
· =		
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
	Other. Specify Oreal Sala of Oreal Ose	
Yes		

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Medical Debt

Other. Specify \_\_

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Debtor 2 only

No

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify \_\_\_Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

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4.22		Last 4 digits of account number	¥
	Creditor's Name	When was the debt incurred? 2009-2012	
	601 S Minnesota Ave	When was the debt incurred? 2009-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57104		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. SpecifyCredit Gard of Gredit Ose	
4 22	CM Financial	Last 4 digits of account number 7985	<b>\$</b> 8,859.00
4.23	Creditor's Name	Last 4 digits of account number	<b>4</b>
	Po Box 181145	When was the debt incurred? 2010-12-18	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Additional and TV 70000	Contingent	
	Arlington TX 76096	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes		050.00
4.24	Good Shepherd Hospital	Last 4 digits of account number	<u>\$ 250.00</u>
	Creditor's Name	When was the debt incurred? 2016	
	PO BOX 4248	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Service	
	Yes		

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Part 2:	First Name	Middle Name  NONPRIORITY Unsecured Cla		Last Name		
Debtor 1	Vito	Angelo		<u> ပရိုင္မေment</u>	Page 30 of 74	
		Case 17-80002	DOC 1		Dana 20 of 74	Desc Main

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.25	Harris & Harris, LTD	Last 4 digits of account number	\$ <u>600.00</u>
1.20	Creditor's Name		
	111 W Jackson Blvd	When was the debt incurred?	
	Number Street		
	Suite 400	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60604	Unliquidated	
l .	City State Zip Code	Disputed	
\ \ \ \ \ \ \	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ļ.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Other, Specify Collecting for Creditor	
li	Yes	Other. Specify Collecting for Creditor	
4.26	Illinois Dept of Human Services	Last 4 digits of account number	<b>\$</b> 2,180.00
1.20	Creditor's Name	<del></del>	
	100 South Grand Avenue East	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield IL 62762	☐ Unliquidated	
l ,	City State Zip Code	Disputed	
\ \ \ \ \ \ \	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Почения	
li	Yes	Other. Specify	
4.27	Illinois State Toll Hwy Auth	Last 4 digits of account number	<b>\$</b> 570.00
7.21	Creditor's Name		
	2700 Ogden Ave.	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove IL 60515-1703	Unliquidated	
l .	City State Zip Code	Disputed	
\ \ '	Vho owes the debt? Check one.  ¬₋	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
"	No	Other Court. Fines	
1 7	Type	Other. Specify Fines	

		Case 17-80062	Doc 1	Filed 01/11/17	Entered 01/11/17 09:38:54	Desc Main
Debtor 1	Vito	Angelo		<u> </u>	Page 31 of 74 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.28	Integrated Injury Consultants	Last 4 digits of account number	<u>\$21.00</u>
	Creditor's Name	0040	
	PO BOX 95040	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60694	Unliquidated	
	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Country Medical Debt	
	Yes	Other. Specify Medical Debt	
4.29	ISTA	Last 4 digits of account number	<b>\$</b> 1,000.00
4.23	Creditor's Name	Last 4 digits of associate number	<del></del>
	507 Prudential Rd.	When was the debt incurred? 2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Horsham PA 19044	Contingent	
	City State Zip Code	Unliquidated	
V .	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls is	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
$\vdash$	Yes Lowes HOME Centers INC 1739	Last 4 digits of account number 2692	<b>\$</b> 1,495.00
4.30		Last 4 digits of account number 2692	\$ 1,493.00
	Creditor's Name 53 Perimeter Ctr E Ste 4	When was the debt incurred? 2013-2016	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Atlanta GA 30346	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
į k	s the claim subject to offest?	<u> </u>	
	No	Other. Specify NSF Checks	
	Yes		

		Case 17-80062	Doc 1	Filed 01/11/17	Entered 01/11/17 09:38:5	4 Desc Main	
Debtor 1	Vito	Angelo		<u> </u> Pღლment	Page 32 of 74 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page			
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						

After listing	any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.31 Luth	heran General Hospital	Last 4 digits of account number	\$ <u>0.00</u>				
	itor's Name						
1775	5 Dempster St.	When was the debt incurred?					
Numb	ber Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
Park	k Ridge IL 60068	☐ Unliquidated					
City	State Zip Code	Disputed					
	owes the debt? Check one.						
_ =	btor 1 only						
	btor 2 only	Type of NONPRIORITY unsecured claim:					
_ =	btor 1 and Debtor 2 only	Student loans					
_ =	least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	eck if this claim relates to a	that you did not report as priority claims					
	mmunity debt claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
No		Other. Specify Medical/Dental Service					
Yes		Other. Specify					
4.32 MBE		Last 4 digits of account number0274	<b>\$</b> 210.00				
	itor's Name	<u> </u>					
1460	0 Renaissance Dr	When was the debt incurred? 2016-2016					
Numb	ber Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
Park	k Ridge IL 60068	Unliquidated					
City	State Zip Code	Disputed					
	owes the debt? Check one.	Disputed					
_ =	btor 1 only						
_ =	btor 2 only	Type of NONPRIORITY unsecured claim:					
Det	btor 1 and Debtor 2 only	Student loans					
At le	least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
_	eck if this claim relates to a	that you did not report as priority claims					
	mmunity debt	Debts to pension or profit-sharing plans, and other similar debts					
	claim subject to offest?	- W. F. 18 W					
No Dv		Other. Specify Medical Debt					
Yes McH	s Henry Pathology Associates	Last 4 digits of account number	\$ 5.00				
7.00	itor's Name	Last 4 digits of account number	<u> </u>				
	BOX 698	When was the debt incurred? 2016					
Numb	ber Street						
		As of the date you file the plain is. Check all that are					
_		As of the date you file, the claim is: Check all that apply.					
Park	k Ridge IL 60068	Contingent					
City	State Zip Code	Unliquidated					
Who o	owes the debt? Check one.	Disputed					
Deb	btor 1 only						
Deb	btor 2 only	Type of NONPRIORITY unsecured claim:					
Deb	btor 1 and Debtor 2 only	Student loans					
At le	least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Псы	eck if this claim relates to a	that you did not report as priority claims					
	mmunity debt	Debts to pension or profit-sharing plans, and other similar debts					
_	claim subject to offest?						
No		Other. Specify Medical/Dental Services					
Yes	S						

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4.34	McHenry Radiologists and Imaging Associates	Last 4 digits of account number	\$ <u>43.00</u>
	Creditor's Name	2040	
	PO BOX 220	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mc Henry IL 60051		
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Madical Daki	
	=	Other. Specify Medical Debt	
	Yes Midwest Anesthesia	I and de Harles and a second consistency	<b>\$</b> 210.00
4.35		Last 4 digits of account number	<b>⊅</b> ∠ 10.00
	Creditor's Name	When was the debt incurred?	
	PO Box 1219	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Park Ridge IL 60068	Unliquidated	
	City State Zip Code		
<u> </u>	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
19	s the claim subject to offest?	Debte to pension or pronestialing plans, and other similar debts	
	No	Out of our Medical/Dental Services	
	Yes	Other. Specify Medical/Dental Services	
4.00	Yes MSW Capital	Last A digite of account number	\$ 1,500.00
4.36		Last 4 digits of account number	Ψ 1,000.00
	Creditor's Name 26 Canon Court	When was the debt incurred? 2015	
		This has all dest mounted:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	_	Contingent	
	Basking Ridge NJ 07920	Unliquidated	
	City State Zip Code	Disputed	
<u>'</u>	Vho owes the debt? Check one.	C Diopator	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
Ï	No	Other. Specify Collecting for Creditor	
	Yes	Other, opening to ordano	

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Case Number (if known) **Document** Vito Angelo Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Navient Solutions INC \$ 0.00 Last 4 digits of account number \_ Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number 4.

		As a fall and a second file of the adults for Object and the second	
		As of the date you file, the claim is: Check all that apply.	
Fishers	IN 46037	Contingent	
City	State Zip Code	Unliquidated	
Who owes the debt? Cl		Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2	2 only	Student loans	
=	•	Obligations arising out of a separation agreement or divorce	
At least one of the del			
Check if this claim	relates to a	that you did not report as priority claims	
community debt	offeet?	Debts to pension or profit-sharing plans, and other similar debts	
No	onest?	_	
=		Other. Specify	
Yes  Northstar Capital Ac	equipation		<b>\$</b> 1,059.72
4.30	<u> </u>	Last 4 digits of account number	\$_1,039.72
Creditor's Name	E DADKWAY #200	When was the debt incurred?	
170 NORTHPOINTE	E PARKWAT #300	when was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Amherst	NY 14228	Unliquidated	
City	State Zip Code	Disputed	
Who owes the debt? C	heck one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2	2 only	Student loans	
At least one of the del	btors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim	relates to a	that you did not report as priority claims	
community debt		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to	offest?		
No		Other. Specify Credit Extended to Debtor(S)	
Yes			
4.39 Northwest Collector	'S	Last 4 digits of account number 9586	<u>\$ 755.00</u>
Creditor's Name		<del></del>	
3601 Algonquin Rd	Ste 23	When was the debt incurred? 2011-2011	
Number Street			
		As of the data was file the shall be Oberland and	
		As of the date you file, the claim is: Check all that apply.	
Rolling Meadows	IL 60008	Contingent	
City	State Zip Code	Unliquidated	
Who owes the debt? Cl		Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2	2 only	Student loans	
=	•		
At least one of the del		Obligations arising out of a separation agreement or divorce	
Check if this claim	relates to a	that you did not report as priority claims	
community debt Is the claim subject to	offeet?	Debts to pension or profit-sharing plans, and other similar debts	
No	onest:	Medical Dobt	
<b>=</b>		Other. Specify Medical Debt	
Yes			

Official Form 106E/F

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Debtor 1	Vito	Angelo		<u> </u> Pღლment	Page 35 of 74				
	First Name	Middle Name		Last Name					
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page									

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.40	Ortholllinois	Last 4 digits of account number	\$ <u>60.00</u>
	Creditor's Name	When was the debt incurred? 2016	
	PO BOX 78620	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Milwayles MI 52270	Contingent	
	Milwaukee WI 53278	Unliquidated	
V	City State Zip Code  Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls:	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		- 10.00
4.41	Quest Diagnostics	Last 4 digits of account number	\$ <u>10.00</u>
	Creditor's Name PO Box 740020	When was the debt incurred? 2016	
	Number Street	THICH Was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Cincinnati OH 45274	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No □.,	Other. Specify Medical/Dental Services	
4.40	Yes Riverpointe Dental	Last 4 digits of account number	\$ 60.00
4.42	Creditor's Name	Last 4 digits of account number	Ψ <u>σσ.σσ</u>
	10711 Ruth Rd. Ste A	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Huntley IL 60142	Unliquidated	
l	City State Zip Code	Disputed	
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Î	No	Other. Specify	
	Yes	Outer. Specify	

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4.43	Sherman Hospital	Last 4 digits of account number	\$ 30.00			
4.43	Creditor's Name	Last 4 digits of documentalists	`			
	1425 N. Randall Rd.	When was the debt incurred? 2016				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Elgin IL 60123	Unliquidated				
l	City State Zip Code	Disputed				
"	/ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim: □				
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans				
5	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
L	Check if this claim relates to a	that you did not report as priority claims				
le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Tour on it Madigal/Dental Service				
I ₹	Yes	Other. Specify Medical/Dental Service				
4.44	Sprint	Last 4 digits of account number	<b>\$</b> 825.00			
7.77	Creditor's Name					
	PO Box 7949	When was the debt incurred? 2010				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Overland Park KS 66207	Unliquidated				
١.,	City State Zip Code	Disputed				
"	/ho owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
L	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts				
ls	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts				
	No	Other. Specify Utility Bills/Cellular Service				
lĒ	Yes	Office. Specify				
4.45	Tri-City Auto, Inc	Last 4 digits of account number	<b>\$</b> 1,300.00			
	Creditor's Name	0040				
	110 N. Randall Rd.	When was the debt incurred? 2016				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	·	Contingent				
	Saint Charles IL 60174	Unliquidated				
w	City State Zip Code  Vho owes the debt? Check one.	Disputed				
ΙË	Debtor 1 only					
F	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is	s the claim subject to offest?					
	No	Other. Specify Services Rendered				
1 Г	$\neg_{vos}$	<u> </u>				

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After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.46	United Shockwave Services	Last 4 digits of account number	<b>\$</b> 1,120.00
	Creditor's Name	<del></del>	
	2250 E. Devon Ave Ste 352	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60018	Unliquidated	
	City State Zip Code		
<u> </u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
E	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.47	University Plastic Surgery LLC	Last 4 digits of account number	<u>\$ 800.00</u>
	Creditor's Name	2016	
	664 N. Milwaukee Ave.	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Prospect Heights IL 60070	Unliquidated	
١,,	City State Zip Code	Disputed	
Y	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
$\vdash$	Yes US Cellular		A 255 00
4.48		Last 4 digits of account number	<u>\$ 255.00</u>
	Creditor's Name PO Box 7835	When was the debt incurred?	
		Wildii was tile debt iliculted:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707-7835	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
ΙĖ	Debtor 1 only		
	Debtor 2 only	Type of NONDRIODITY uncooured claim:	
	<b>=</b>	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Litility Dillo/Collular Comiso	
	=	Other. Specify Utility Bills/Cellular Service	
	Yes		

		Case 17-80062	Doc 1	Filed 01/11/17		Desc Main
Debtor 1	Vito	Angelo		Dրբument	Page 38 of 74	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.49	Village of Cary	Last 4 digits of account number	\$ <u>50.00</u>
	Creditor's Name		
	655 Village Hall Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cary IL 60013	Unliquidated	
	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only	Two of NONDRODITY was a sense of a letter	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
19	s the claim subject to offest?	Debts to pension or prone-snaming plans, and other similar debts	
Ï	No	Other. Specify Fines	
Ī	Yes	Other: Specify	
4.50	Village of Schaumburg	Last 4 digits of account number	<b>\$</b> 100.00
	Creditor's Name		
	1000 W. Schaumburg Rd.	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Schaumburg IL 60194	Unliquidated	
	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.  ¬₋		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l B	No	The second of th	
	Yes	Other. Specify Fines	
4.51	Wells Fargo Home Mortgage	Last 4 digits of account number	\$ 0.00
4.51	Creditor's Name		·
	3476 Stateview Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fort Mills SC 29715	Unliquidated	
	City State Zip Code		
<u> </u>	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

Doc 1 Filed 01/11/17 Entered 01/11/17 09:38:54 Desc Main Case 17-80062 Page 39 of 74 **Document** Vito Angelo Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.52	Westgate Resorts	Last 4 digits of account number					
	Creditor's Name						
	7450 Sandlake Commons Blvd.	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Orlando FL 32819						
	City State Zip Code	Unliquidated					
'	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	ls the claim subject to offest?						
	No	Other. Specify Notice Only					
	Yes						
4.53	Woodmans	Last 4 digits of account number	\$ <u>300.00</u>				
4.53	Creditor's Name	2000	\$ <u>300.00</u>				
4.53		Last 4 digits of account number	\$ <u>300.00</u>				
4.53	Creditor's Name	2000	\$ <u>300.00</u>				
4.53	Creditor's Name 4200 Regent St. Ste 200	2000	\$ <u>300.00</u>				
4.53	Creditor's Name 4200 Regent St. Ste 200	When was the debt incurred? 2008  As of the date you file, the claim is: Check all that apply.	\$ <u>300.00</u>				
4.53	Creditor's Name 4200 Regent St. Ste 200	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$ <u>300.00</u>				
	Creditor's Name  4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	\$ <u>300.00</u>				
	Creditor's Name 4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$ <u>300.00</u>				
	Creditor's Name 4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	\$ <u>300.00</u>				
	Creditor's Name 4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	\$ <u>300.00</u>				
	Creditor's Name 4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans	\$ <u>300.00</u>				
	Creditor's Name 4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	\$ <u>300.00</u>				
	Creditor's Name 4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>300.00</u>				
	Creditor's Name  4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$_300.00				
	Creditor's Name  4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>300.00</u>				
	Creditor's Name  4200 Regent St. Ste 200  Number Street  Columbus OH 43219  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>300.00</u>				

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Page 40 of 74 Case Number (if known) Dρcument Vito Angelo Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankrupt example, if a collection agency is trying to collect from you for a debt you 2, then list the collection agency here. Similarly, if you have more than of additional creditors here. If you do not have additional persons to be not additional persons.	ou owe to someone else, list the original creditor in Parts 1 or one creditor for any of the debts that you listed in Parts 1 or 2, list the
Credence Resource Management	On which entry in Part 1 or Part 2 list the original creditor?
Name PO BOX 2390	Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Southgate MI 48195	Last 4 digits of account number
City State Zip Code  McHenry County Clerk	On which pater in Port 4 or Port 2 liet the printed prodition
Name 2200 N. Seminary Ave.	On which entry in Part 1 or Part 2 list the original creditor?  Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Woodstock         IL         60098           City         State         Zip Code	Last 4 digits of account number
Blatt, Hasenmiller, Leibsker & Moore LLC	On which entry in Part 1 or Part 2 list the original creditor?
Name 10 S. LaSalle St. Ste 2200	Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago         IL         60603           City         State         Zip Code	Last 4 digits of account number
Harris & Harris, LTD	On which entry in Part 1 or Part 2 list the original creditor?
Name 111 W Jackson Blvd	Line of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Suite 400	
Chicago         IL         60604           City         State         Zip Code	Last 4 digits of account number
H & R Accounts	On which entry in Part 1 or Part 2 list the original creditor?
Name 4950 38th Ave.	Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Moline IL 61265	Last 4 digits of account number
City State Zip Code	
Automated Accounts Management	On which entry in Part 1 or Part 2 list the original creditor?
Name PO BOX 65576	Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
W Des Moines IA 50265	Last 4 digits of account number
City State Zip Code	

Schedule E/F: Creditors Who Have Unsecured Claims

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Debtor 1	1 Vito	Angelo	Д <u>ос</u> μг	nent	Page 41 of 74	<b>1</b> Number <i>(if known)</i>
	First Name	Middle Name	Last Name			
Mo	CHenry County Clerk		_	On whic	h entry in Part 1 or Part 2 li	st the original creditor?
Nam 22	ne 00 N. Seminary Ave.			Line 1	7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	mber Street		-			Part 2: Creditors with Nonpriority Unsecured Claims
W	oodstock	II .	- 60098	Lact 4 d	gits of account number	
City		State Zip (	_	Last 4 u	igits of account number	
Fra	ancis Gosser			On which	h entry in Part 1 or Part 2 li	ot the evision leveling
Nan			_		•	_
	5 E Van Buren St # B		_	Line1	7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street					Part 2: Creditors with Nonpriority Unsecured Claims
-			-			
City	oodstock	IL State Zip	_60098	Last 4 d	igits of account number	
	OHELA	State Zip	Code			
			-	On whic	h entry in Part 1 or Part 2 li	st the original creditor?
Nam 63	3 Spirit Dr.		_	Line1	8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street					Part 2: Creditors with Nonpriority Unsecured Claims
			_			
Ch	nesterfield	МО	63005	Last 4 d	gits of account number _	<u>0814</u>
City	1	State Zip 0	Code			
Fir	st National Collection Bureau		_	On whic	h entry in Part 1 or Part 2 li	st the original creditor?
Nam 61	<sub>ne</sub> 0 Waltham Way			Line 2	1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street		-			Part 2: Creditors with Nonpriority Unsecured Claims
			_			
Sp	parks	NV	89434	Last 4 d	gits of account number	NULL
City	1	State Zip 0	Code			
MF	RS Associates of New Jersey			On whic	h entry in Part 1 or Part 2 li	st the original creditor?
Nan 10	ne 30 Olney Ave.		_	Line 2	2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_	mber Street		-	LINE	or (crieck one).	Part 2: Creditors with Nonpriority Unsecured Claims
INGI	niber Street					Tan 2. Greanors with Horiphonic Greated Graine
	porny Hill	NI I	-			7095
City	nerry Hill	NJ State Zip 0	08003 - Code	Last 4 d	gits of account number	<u>7985</u>
-	ofessional Account Mgmt	<u> </u>		On whia	h antoni in Dant 4 an Dant 2 li	at the entirinal and the O
Nan	<del>-</del>		_		h entry in Part 1 or Part 2 li	_
PC	) Box 698		_	Line2	6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street					Part 2: Creditors with Nonpriority Unsecured Claims
			-			
	lwaukee	WI	_	Last 4 d	gits of account number _	
City		State Zip 0	Code			
	siness Revenue Systems		_	On whic	h entry in Part 1 or Part 2 li	st the original creditor?
Nan PC	D BOX 579			Line 3	3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street		-			Part 2: Creditors with Nonpriority Unsecured Claims
			_			
Bu	rlington	IΔ	52601	Loot 4 d	gits of account number	

City

State Zip Code

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Page 42 of 74 Case Number (if known) Document Vito Angelo Debtor 1 Last Name McHenry County Clerk On which entry in Part 1 or Part 2 list the original creditor? Name 2200 N. Seminary Ave. Line 35 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Woodstock II 60098 Last 4 digits of account number \_\_\_\_ \_\_\_ State Zip Code City Adler & Associates On which entry in Part 1 or Part 2 list the original creditor? Name Line 35 of (Check one): Part 1: Creditors with Priority Unsecured Claims 25 E. Washington St., #500 Part 2: Creditors with Nonpriority Unsecured Claims Number Street 60602 Last 4 digits of account number \_\_\_ City State Zip Code McHenry County Clerk On which entry in Part 1 or Part 2 list the original creditor? Name 2200 N. Seminary Ave. Part 1: Creditors with Priority Unsecured Claims Line 37 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Woodstock II 60098 Last 4 digits of account number \_\_\_\_ \_\_\_\_ State Zip Code City Blatt, Hasenmiller, Leibsker & Moore LLC On which entry in Part 1 or Part 2 list the original creditor? Name Line 37 of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 S. LaSalle St. Ste 2200 Part 2: Creditors with Nonpriority Unsecured Claims Street Number 60603 Last 4 digits of account number \_\_\_\_ \_\_\_\_\_\_ Chicago City State Zip Code Creditors Protection Service On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims Line <sup>39</sup> of (Check one): 308 W. State St. Ste 485 Part 2: Creditors with Nonpriority Unsecured Claims Street Number IL 61101 Rockford Last 4 digits of account number \_\_\_\_ \_\_\_ City State Zip Code Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Name 2250 E. Devon Ave., Ste. 352 Line 42 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Des Plaines IL 60018 Last 4 digits of account number \_\_\_\_ \_\_\_\_ City State Zip Code Enhanced Recovery Corp. On which entry in Part 1 or Part 2 list the original creditor? Name 8014 Bayberry Road Line 43 \_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street FI 32256 Jacksonville Last 4 digits of account number \_\_\_\_ \_\_\_ State Zip Code City

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Debto	or 1	Vito	Angelo	-CMecbi	——————————————————————————————————————	age 45 of 75	Number (if known)
		First Name	Middle Name	Last Name			
_	Conve	ergent Outsourcing			On which entr	y in Part 1 or Part 2 lis	st the original creditor?
	lame	W 39th St.			Line43o	f (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number					(	Part 2: Creditors with Nonpriority Unsecured Claims
							_ , ,
_		_	10/0	00057	1 a a 4 di aita a	£	
_	Rento	<u>n</u>	WA State Zip C		Last 4 digits o	of account number	<del></del>
		d Shochwave Services					
-		2 011001111410 00111000			On which entr	y in Part 1 or Part 2 lis	st the original creditor?
	lame PO BO	OX 2178			Line45 o	f (Check one):	Part 1: Creditors with Priority Unsecured Claims
N	Number	Street					Part 2: Creditors with Nonpriority Unsecured Claims
_							
	Des P	laines	IL	60017	Last 4 digits o	of account number	
	City		State Zip Co	ode	_		
5	Stark	Collection Agency			On which entr	y in Part 1 or Part 2 lis	st the original creditor?
	lame 3955 \	Weatherwood Trail			Line47 o	f (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number						Part 2: Creditors with Nonpriority Unsecured Claims
	/eron	•	10/1	53593			
_	City	a	State Zip Co		Last 4 digits o	f account number	<del></del>
	-	ssional Account Mgmt	,				
-					On which entr	y in Part 1 or Part 2 lis	st the original creditor?
F	lame PO Bo	ox 391			Line49 o	f (Check one):	Part 1: Creditors with Priority Unsecured Claims
N	Number	Street					Part 2: Creditors with Nonpriority Unsecured Claims
_							
l n	Milwa	ukee	WI	53201	Last 4 digits of	of account number	
	City		State Zip Co	ode	J	_	<del></del> _
N	ИсНе	nry County Clerk			On which entr	y in Part 1 or Part 2 lis	st the original creditor?
N 2	lame 2200 I	N. Seminary Ave.			Line 50 o	f (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number					,	Part 2: Creditors with Nonpriority Unsecured Claims
							_ ' '
_							
_	/Vood: City	stock	IL State Zip Co	60098	Last 4 digits of	of account number	<del></del>
		ma Lindhara Olivar I I C	, , , ,				
-		mo Lindberg Oliver LLC			On which entr	y in Part 1 or Part 2 lis	st the original creditor?
	lame 1771 \	West Diehl Rd.			Line 0	f (Check one):	Part 1: Creditors with Priority Unsecured Claims
N	Number	Street					Part 2: Creditors with Nonpriority Unsecured Claims
_							
	Naper	ville	IL	60563	Last 4 digits of	of account number	
_	City		State Zip C		. 3	_	<del></del>

Official Form 106E/F

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Case Number (if known)

Vito Debtor 1

Angelo

**Document** 

Add the Amounts for Each Type of Unsecured Claim

	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı	Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$430.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$430.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$65,108.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$
	6i. <b>Other.</b> Add all other nonpriority unsecured claims.  Write that amount here.	6i.	\$
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$ 108,410.54

Fi	II in this in	Caso 17		ilod 01/11/17	Entered 01/11/17 09:38:54 5 of 74	Desc Main
		Vito	Angolo	Chieco	9 9. 1 .	
D	ebtor 1	First Name	Angelo  Middle Name	Last Name	-	
D	ebtor 2	Mary	Therease	Chieco		
(S	pouse, if filing)	First Name	Middle Name	Last Name		
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>II</u>	LINOIS(State)		_
	ase Number f known)			- (Gate)		Check if this is an
		1000				amended filing
		orm 106G	ory Contracts and l			12/15
nfori addit 1. [ [ 2. L e	mation. If n ional page: Do you hav No. Ch Yes. Fill	nore space is needs, write your name eany executory each this box and so in all of the informely each personent, vehicle lease,	eded, copy the additional page, the and case number (if known).  contracts or unexpired leases?  submit this form to the court with the mation below even if the contracts  or company with whom you have	your other schedules. Your other schedules. Your ether schedules are listed in	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of an four four have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (for ruction booklet for more examples of executory con	or
			hom you have the contract or le	ase	State what the contract or lease	is for
2.1					_	
	Name					
	Number	Street			_	
	City		State Zip C	odo	_	
	Oity		Otate Zip o			
2.2	Name				-	
	Name				_	
	Number	Street				
	City		State Zip C	ode	_	
2.3						
	Name				-	
	Number	Street			_	
					_	
	City		State Zip C	ode		
2.4						
	Name				-	
	Number	Street			_	
					_	
	City		State Zip C	ode	_	
2.5						
	Name					
	Number	Street			_	

State Zip Code

City

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Fill in this in	Fill in this information to identify your case:				
Debtor 1	Vito	Angelo	Chieco		
	First Name	Middle Name	Last Name		
Debtor 2	Mary	Therease	Chieco		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)		
Case Number			(Glate)		
(If known)					

### Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. <b>D</b>	o you hav	ve any codebtors? (If you are filir	ng a joint case, do not list eith	ner spouse as a code	btor.)			
	No.							
	Yes							
		last 8 years, have you lived in a alifornia, Idaho, Lousiiana, Nevad	• • • •	- '	unity property states and territories include and Wisconsin.)			
	No. Go	o to line 3.						
	Yes. D	Did your spouse, former spouse, o	r legal equivalent live with yo	ou at the time?				
	_		erritory did you live?	Fill in	the name and current address of that person.			
	Nar	me of your spouse, former spouse or legal e	quivalent					
	Nur	mber Street						
	City	<i>y</i>	State	Zip Code				
	chedule I	D (Official Form 1665), Scriedule E/F, or Schedule G to fill out Col	•	or Scredule G (Onic	Column 2: The creditor to whom you owe the debt  Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

			***************************************	-1000				
Fill in this information to identify your case:								
Debtor 1	Vito	Angelo	Chieco					
	First Name	Middle Name	Last Name					
Debtor 2	Mary	Therease	Chieco					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States  Case Number (If known)		r the :NORTHERN DISTRICT OF	ILLINOIS -					

	ck if this is:
Ш	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

### Official Form 106I

**Schedule I: Your Income** 

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment								
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse				
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed				
Include part-time, seasonal, or self-employed work.	Occupation	Sales		Business Manager				
Occupation may Include stude or homemaker, if it applies.	nt Employers name	Infinity Brokerage	finity Brokerage Services Estee Lauder Nordstrom					
	Employers address	650 W. Randolph	St. 2nd Fl	1700 7th Ave Ste 1000				
		Chicago, IL 60661		Seattle, WA 98101				
	How long employed there?			1 year				
Part 2: Give Details About Mo	nthly Income							
spouse unless you are separat	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
			For Debtor 1	For Debtor 2 or non-filing spouse				
List monthly gross wages, sa deductions). If not paid month	•	\$2,722.12	\$3,596.14					
3. Estimate and list monthly over		\$0.00	\$0.00					
4. Calculate gross income. Add	line 2 + line 3.		\$2,722.12	\$3,596.14				

 Official Form 106I
 Record #
 722015
 Schedule I: Your Income
 Page 1 of 2

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Document Vito Angelo Case Number (if known) Debtor 1 First Name Middle Name Last Name

Por Debtor 1   Por Debtor 2 or non-filling apposuse						
5. List all payroll deductions:  Sa Tax, Medicare, and Social Security deductions  Sa Tax, Medicare, and Social Security deductions  Sb. Mandatory contributions for retirement plans  Sc. \$0.00  Sc.				For Debtor 1		
55. Tax, Medicare, and Social Security deductions   56. \$0.00 \$0	Сору	/ line 4 here	4.	\$2,722.12	\$3,596.14	
St. Mandatory contributions for retirement plans   So.   \$0.00   \$0.00	5. List all	payroll deductions:				
Sc. Voluntary contributions for retirement plans   Sc. \$0.00   \$0.00	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a. _	\$314.60		
\$61. Required repayments of retirement fund loans \$61. \$0.00 \$62.5.00 \$62. Insurance \$62. Insurance \$63. \$0.00 \$62.5.00 \$63.00 \$63.0000 \$63.0000 \$63.0000 \$63.0000 \$63.0000 \$63.00000 \$63.000000000000000000000000000000000000	5b. <b>M</b>	landatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
Se. Insurance   Se.   \$0.00   \$625.00	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
56. Domestic support obligations 59. Union dues 59. Union dues 59. So.000 \$0.000 \$0.000 \$11.82 59. So.000 \$0.000 \$71.82 59. So.000 \$71. So.0000 \$71. So.0000 \$71. So.00000 \$71. So.00000000000000000000000000000000000	5d. <b>R</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5g. Union dues  5g. \$0.00 \$0.00  5h. Other deductions. Specify:Life insurance(02), LTD(02),	5e. <b>Ir</b>	nsurance	5e	\$0.00	\$625.00	
5h. Other deductions. Specify: Like International Col. LETOLOGY.  6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  6. \$314.60 \$1.271.34  7. Calculate total monthly take-home pay. Subtract line 6 from line 4.  7. Siz,407.62 \$2,407.62  8a. Net income regularly received:  8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  8b. Interest and dividends  8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  8d. Unemployment compensation  8d. \$0.00 \$0.00  8f. Other government assistance that you regularly receive  8e. \$0.00 \$0.00  8f. Other government assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  \$pecify:	5f. <b>D</b>	Oomestic support obligations	5f. 	\$0.00	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$314.60 \$1,271.34  7. \$2,407.52 \$2,324.80  8. List all other income regularly received:  8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  8b. Interest and dividends  8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  8d. Unemployment compensation  8e. Social Security  8e. \$0.00 \$0.00  8f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  8g. Pension or retirement income  8h. \$0.00 \$0.00  9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  9. \$0.00 \$0.00  10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  Do not include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.	5g. <b>U</b>	Inion dues	5g. _	\$0.00	\$0.00	
7. Calculate total monthly take-home pay. Subfract line 6 from line 4.  8. List all other income regularly received:  8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  8b. Interest and dividends  8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  8d. Unemployment compensation  8e. Social Security  8e. \$0.00 \$0.00  8f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  8g. Pension or retirement income  8h. Other monthly income. Specify:  8h. Other monthly income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  9 \$0.00 \$0.00  9. Add all other income. Add lines 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.	5h. <b>O</b>	Other deductions. Specify: Life Insurance(D2), LTD(D2),	5h. _	\$0.00	\$71.82	
8. List all other income regularly received:  8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  8b. Interest and dividends  8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  8d. Unemployment compensation  8e. Social Security  8e. \$0.00 \$0.00  8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  8g. Pension or retirement income  8g. \$0.00 \$0.00  9n. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  9. \$0.00  \$0.00  \$0.00  \$10.00  \$2.000  \$0.00	6. Add the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6	\$314.60	\$1,271.34	
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dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  8d. Unemployment compensation  8e. Social Security  8e. \$0.00 \$0.00  8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  8g. Pension or retirement income  8g. \$0.00 \$0.00  8h. Other monthly income. Specify:  8h. \$0.00 \$0.00  9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  9. \$0.00 \$0.00  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
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8d. \$0.00 \$0.00  8e. Social Security  8e. \$0.00 \$0.00  8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  8g. Pension or retirement income 8g. \$0.00 \$0.00  8h. Other monthly income. Specify: 8h. \$0.00 \$0.00  9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.						
8e. Social Security  8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00  Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  8g. Pension or retirement income 8g. \$0.00 \$0.00  8h. Other monthly income. Specify: 8h. \$0.00 \$0.00  9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		settlement, and property settlement.				
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Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  8g. Pension or retirement income  8h. Other monthly income. Specify:  8h. \$0.00 \$0.00  9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  9. \$0.00 \$0.00  10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  11. State all other regular contributions to the expenses that you list in Schedule J.  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		Include cash assistance and the value (if known) of any non-cash				
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<ul> <li>10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</li> <li>10. \$2,407.52 + \$2,324.80 = \$3.00</li></ul>			_			
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  11. State all other regular contributions to the expenses that you list in Schedule J.  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.	9. <b>Add</b> a	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.	10. Calcı	ulate monthly income. Add line 7 + line 9.	10.	\$2,407.52 +	\$2,324.80	\$4,732.
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.	Add t	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u>L</u>	ΨΣ,407.02	Ψ2,32 <del>4</del> .00	ψ <del>4</del> ,7 32.
other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		-				
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.			our dependen	its, your roommates, and	d	
On wife			not available to	n nav exnenses listed in	Schedule J	
<del></del>	_			——————————————————————————————————————		11. \$0.
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.  Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies  12. \$				•	t annlies	12. <b>\$4,732.</b>
Do you expect an increase or decrease within the year after you file this form?				a.i.a i tolatea Data, II I	· appiloo	Ţ.,,, OZ.
X   No.	_		-			
Yes. Explain:						
гез. <u>Е</u> хріант.	ш'	тов. шурант.				

Fill in this i	nformation to identify you	r case:				
Debtor 1	Vito	Angelo	Chieco	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Mary	Therease	Chieco	A suppleme	ent showing post	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following d	ate:
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT OF	ILLINOIS			
Case Numbe (If known)	er		_	IVIIVI 7 DD 7	1111	
∟ Official F	orm 106 <u>J</u>				_	2 because Debtor 2
				maintains a	separate house	nola.
Schedu ———	le J: Your Exp	enses				12/14
				are equally responsible for supplyings, write your name and case num	_	
Part 1:	Describe Your Household					
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a se	parate household?				
	X No.					
	Yes. Debtor 2 must	file a separate Schedule	J.			
2. Do you	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?
Do not li Debtor 2	ist Debtor 1 and 2.		his information for ent	Daughter	_ <del>age</del> 20	No
Do not s	state the dependents'			Daugittei		X Yes
names.				0	47	No
				Son	17	X Yes
						X No
						Yes
						X No
						Yes
						x No
3. Do your	expenses include					Yes
expense	es of people other than	X No				
yoursel	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mon	thly Expenses				
-				m as a supplement in a Chapter 13 o , check the box at the top of the form		
the applicable	-	tcy is med. If this is a s	supplemental Schedule J	, check the box at the top of the form	II aliu iii iii	
	nses paid for with non-cas	-	=			
of such assis	tance and have included it	t on Schedule I: Your Ir	ncome (Official Form 106	l.)	Y	our expenses
4. The ren	tal or home ownership ex	penses for your resider	nce. Include first mortgag	e payments and		
	t for the ground or lot.				4.	\$1,900.00
If not in	cluded in line 4:					
4a. Ro	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, or re	enter's insurance			4b.	\$0.00
	ome maintenance, repair, a				4c.	\$75.00
4d. H	omeowner's association or	condominium dues			4d.	\$0.00

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Case Number (if known) \_

Debtor 1 Vito Angelo Document Chieco
First Name Middle Name Last Name

_	First Name Middle Name Last Name			
			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$300.0
	6b. Water, sewer, garbage collection	6b.		\$100.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$375.0
	6d. Other. Specify:	6d.	\$	0.0
7.	Food and housekeeping supplies	7.		\$800.0
3.	Childcare and children's education costs	8.		\$0.0
).	Clothing, laundry, and dry cleaning	9.		\$175.0
0.	Personal care products and services	10.		\$45.0
11.	Medical and dental expenses	11.		\$100.0
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$520.0
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$125.0
14.	Charitable contributions and religious donations	14.		\$0.0
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$200.0
	15d. Other insurance. Specify:	15d.		\$0.0
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
8.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	<b>20</b> d.	\$	0.0
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

 Official Form 106J
 Record #
 722015
 Schedule J: Your Expenses
 Page 2 of 3

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Debtor	1 Vito	Angelo	Chieco	Case Number (if known)		
	First Na	me Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$4,715.00
	The resu	It is your monthly expenses.			_	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly inc	come) from Schedule I.		23a.	\$4,732.32
	23b.	Copy your monthly expenses from line 2	2 above.		23b. <b>-</b>	\$4,715.00
	23c.	Subtract your monthly expenses from yo	ur monthly income.		23c.	\$17.32
		The result is your <i>monthly net income</i> .				
24.	-	xpect an increase or decrease in your ex	•			
		pple, do you expect to finish paying for your payment to increase or decrease because	•	• •		
	X No	, paj,		your mongago.		
	Yes	. Explain Here:				

 Official Form 106J
 Record #
 722015
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ide	entify your case:	
Debtor 1	Vito	Angelo	Chieco
	First Name	Middle Name	Last Name
Debtor 2	Mary	Therease	Chieco
(Spouse, if filing)	First Name	Middle Name	Last Name
	. ,	for the : <u>NORTHERN</u> District of <u>I</u>	(State)
Case Number (If known)	·		_

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is N	IOT an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have recorrect.	ead the summary and schedules filed with this declaration and that they are true and
<b>4.</b>	<b>4.5</b> 1.11-1.11
/s/ Vito Angelo Chieco Signature of Debtor 1	/s/ Mary Therease Chieco Signature of Debtor 2
04/00/0047	04/00/0047
Date 01/06/2017 MM / DD / YYYY	Date 01/06/2017 MM / DD / YYYY

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		D(	Cumen	adc 33 oi
Fill in this in	nformation to iden	tify your case:		
Debtor 1	Vito	Angelo	Chieco	
	First Name	Middle Name	Last Name	
Debtor 2	Mary	Therease	Chieco	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>l</u>	ILLINOIS (State)	
Case Numbe (If known)	r		_	

#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.							
P	It 1: Give Details About Your Marital Status and Where Yo	ou Lived Before					
01.	What is your current marital status?						
	Married						
	Not married						
02	During the last 3 years, have you lived anywhere other tha	n where you live now	n				
	<ul><li>No.</li><li>Yes. List all of the places you lived in the last 3 years. Do</li></ul>	not include where vo	nu live now				
		The morade where ye	a we now.				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2			
03	Within the last 8 years, did you ever live with a spouse or I	lived there	community property state or territory? (Community	lived there			
	property states and territories include Arizona, California,						
	and Wisconsin.)  No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors (	Official Form 106H).					
P	Explain the Sources of Your Income						

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Case Number (if known)

Chieco

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$0 \$1,702 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$32,665 \$43,153 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$57,372 combined Wages, commissions. \$57,372 combined For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) income income Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Retirement Withdraw \$5,125 For last calendar year: (January 1 to December 31, 2015) List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Vito

Angelo

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Vito Angelo Chieco Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments CHASE Po Box 24696 \$ 7,910 Monthly \$ 1,197 ■ Mortgage Car Columbus OH 43224 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Debto	r 1	Vito	Angelo	Chieco	Case Number (if known)					
		First Name	Middle Name	Last Name						
	List a	all such matters, including perifications, and contract dispu	ersonal injury cases,	u a party in any lawsuit, court action small claims actions, divorces, colle	n, or administrative proceeding? section suits, paternity actions, support or custody					
	Ц١									
	<b>\</b>	Yes. Fill in the details.								
				Nature of the case	Court or agency	Status of the case				
		Wells Fargo Bank Na VS V	/ito Chieco	Collection	McHenry County	Pending				
		CASE NUMBER#13CH132	23			On appeal				
						Concluded				
	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.									
	1	No. Go to line 11								
		es. Fill in the information be	elow.							
		in 90 days before you filed fuse to make a payment be		_	financial institution, set off any amounts from y	our accounts				
	1	No. Go to line 11								
	□ \	es. Fill in the information be	elow.							
		in 1 year before you filed fo t-appointed receiver, a cus	· -		sion of an assignee for the benefit of creditors,	a				
	■ N □ Y									
		List Contain Ciffs and Co	4-1141							
	irt 5:									
13	With	in 2 years before you filed	for bankruptcy, did y	ou give any gifts with a total valu	e of more than \$600 per person?					
	1	No.								
		es. Fill in the details for each	ch gift.							
14	With	in 2 years before you filed	for bankruptcy, did y	ou give any gifts or contributions	with a total value of more than \$600 to any ch	arity?				
	1	No.								
	$\Box$	Yes. Fill in the details for each	ch gift.							
Pa	ırt 6:	List Certain Losses								
		in 1 year before you filed fo bling?	or bankruptcy or sind	ce you filed for bankruptcy, did yo	ou lose anything because of theft, fire, other dis	saster, or				
	1	No.								
		es. Fill in the details for each	ch gift.							
Pa	art 7:	List Certain Payments o	or Transfers							
	cons	sulted about seeking bankr	ruptcy or preparing a	bankruptcy petition?	pehalf pay or transfer any property to anyone your services required in your bankruptcy.	ou				
	_		, pennen proparor	-, -: 2	Jour Danie aproy.					
	۱⊔									
	)	Yes. Fill in the details								

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Vito Angelo Chieco Case Number (if known) Debtor 1 First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,500.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  $\prod$  Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

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Debtor '	1 <u>Vito</u>	Angelo	Chieco	Case Number (if known)					
	First Name	Middle Name	Last Name						
22 <b>H</b>	lave you stored property in	a storage unit o	place other than your home within	1 year before you filed for bankruptcy?					
	■ No.								
-	Yes. Fill in the details.								
-			Who else has or had access to it?	Describe the contents	Do you still				
					have it?				
Par	Identify Property You	ı Hold or Control fo	or Someone Else						
					a badal in Anna A				
	o you noid or control any p or someone.	property that son	leone else owns? Include any prope	rty you borrowed from, are storing for, o	r noid in trust				
	_								
	No.								
L	Yes. Fill in the details.		Where is the property?	Describe the property	Value				
			where is the property:	bescribe the property	value				
Part	Give Details About E	nvironmental Info	mation						
						_			
For th	ne purpose of Part 10, the fo	ollowing definitio	ns apply:						
■ E	nvironmental law means an	y federal, state, o	or local statute or regulation concern	ing pollution, contamination, releases of	ţ				
ha	azardous or toxic substanc	es, wastes, or ma	aterial into the air, land, soil, surface	water, groundwater, or other medium,					
in	cluding statutes or regulati	ions controlling t	he cleanup of these substances, was	stes, or material.					
Si	te means any location, faci	ility, or property a	as defined under any environmental	law, whether you now own, operate, or u	tilize				
	or used to own, operate, or			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
				wasta barandawa subatawa tawia					
	azardous materiai means a ibstance, hazardous mater		onmental law defines as a hazardous staminant, or similar term.	waste, nazardous substance, toxic					
	,		,						
Repo	rt all notices, releases, and	proceedings tha	t you know about, regardless of whe	n they occurred.					
24 <b>H</b>	las any governmental unit i	notified you that	you may be liable or potentially liable	e under or in violation of an environment	al law?				
	No.								
	<b>-</b>								
L	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice				
			Governmental unit	Environmentariaw, ii you know it	Date of notice				
25 <b>H</b>	lave you notified any gover	nmental unit of a	ny release of hazardous material?						
ı	No.								
	Yes. Fill in the details.								
-			Governmental unit	Environmental law, if you know it	Date of notice				
26 <b>F</b>	lave you been a party in an	y judicial or adm	inistrative proceeding under any env	rironmental law? Include settlements and	I orders.				
	No.								
[	Yes. Fill in the details.								
			Court or agency	Nature of the case	Status of the case				
Part	Give Details About Y	our Business or Co	onnections to Any Business						
27 <b>y</b>	Vithin 4 vears before you fil	led for bankruptc	v. did vou own a business or have a	ny of the following connections to any bu	usiness?				
		-	a trade, profession, or other activity,						
	<b>=</b>		ny (LLC) or limited liability partnersh	·					
	A partner in a partner		ly (220) or illined hability partiers.	.p (, )					
	= '	-	tive of a companytion						
	∐An officer, director, o								
	Mail owner of at least	on the voting	or equity securities of a corporation						
	No. None of the above ap	oplies. Go to Part	12.						
- -			ne details below for each business.						
		· · · ·							

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	\ /'t -	A I	Obiasa Ta	90 00 0171
Debtor 1	Vito	Angelo	Chieco	Case Number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before you stitutions, creditors, or		you give a financial statement	to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details.			
		Date is:	sued	
Part 12	2: Sign Below			
in co 18 U	onnection with a bankı J.S.C. §§ 152, 1341, 151	ruptcy case can result in f 9, and 3571.	ines up to \$250,000, or impriso	ng property, or obtaining money or property by fraud nment for up to 20 years, or both.
×		leco		nerease Chieco
	Signature of Debtor 1		Signature of	Debtor 2
	04/00/0047		0.440	2024
	Date 01/06/2017 MM / DD / Y	00/	Date <u>01/06</u>	5/2017 DD / YYYY
	ואוואו / טט / צ׳	111	IVIIVI /	7 00 7 1111
Did y	you attach additional p	pages to Your Statement o	of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
_		y someone who is not an	attorney to help you fill out bar	nkruptcy forms?
_	No			
□ □	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Entered 01/11/17 09:38:54 Desc Main Fill in this information to identify your case: Vito Angelo Chieco Debtor 1 Middle Name First Name Last Name Therease Chieco Mary Debtor 2 Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS WESTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**List Your Creditors Who Have Secured Claims** Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property Creditor's No name: CHASE Retain the property and redeem it ☐ Yes Retain the property and enter into a 2009 Nissan Altima with over 105,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property No name: Seneca Mortgage Servic Retain the property and redeem it ☐ Yes Retain the property and enter into a 9682 Baumgartner St. Huntley IL 60142 -Description of Primary Residence Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property No name: Steven Cuda ☐ Retain the property and redeem it □ Yes Retain the property and enter into a 9682 Baumgartner St. Huntley IL 60142 -Description of Primary Residence Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Surrender the property No Creditor's name: **Talamore Community Association** Retain the property and redeem it Yes Retain the property and enter into a 9682 Baumgartner St. Huntley IL 60142 -Description of Reaffirmation Agreement. Primary Residence property securing debt: Retain the property and [explain]:

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Vito First Name

List Your Unexpired Personal Property Leases

	d in Schedule G: Executory Contracts and Unexpired Lease					
fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						
ended. Tou may assume an unexpired personal property	rease in the trustee does not assume it. 11 0.0.0. § 500(p)(2	)·				
Describe your unexpired personal property leases		Will the lease be assumed?				
Lessor's name:		☐ No				
Description of logged		☐ Yes				
Description of leased property:						
		П.,				
Lessor's name:						
Description of leased		☐ Yes				
property:						
Lessor's name:		□No				
		Yes				
Description of leased property:						
property.						
Lessor's name:		□No				
Description of leased		□Yes				
property:						
Laccordo marco.		□N <sub>0</sub>				
Lessor's name:		No Yes				
Description of leased		□ res				
property:						
Lessor's name:		□No				
		□Yes				
Description of leased property:						
Lessor's name:		No				
Description of leased		Yes				
property:						
Part 3: Sign Below						
	y intention about any property of my estate that secures a d	ebt and any				
personal property that is subject to an unexpired lease.						
🗶 /s/ Vito Angelo Chieco	★ /s/ Mary Therease Chieco					
Signature of Debtor 1	Signature of Debtor 2	•				
Date Dated: 01/06/2017	Date Dated: 01/06/2017					

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In r	re					
Vito	o Angelo Ch	nieco and Mary Therease Chieco /		Case No:		
Deb	otors			Chapter:	Chapter 7	
		DICCI OCUDE O	F COMPENSATION OF ATTORNE	V EOD DEE	)TOD	
1.	Pursuant to	o 11 U.S.C. § 329(a) and Fed. Bankr. P.				and that
	npensation p	paid to me within one year before the filinger rendered on behalf of the debtor(s) in o	ng of the petition in bankruptcy, or agre	ed to be paid	d to me, for service	es
	For legal	services, I have agreed to accept	\$1,500.00			
	Prior to th	e filing of this statement I have received	\$1,500.00			
	Balance D	Due	\$0.00			
2.	The source	e of the compensation paid to me was:				
	Deb	tor(s) Other: (specify)				
3.	The source	e of compensation to be paid to me is:				
	Del	other: (specify)				
4.		e not agreed to share the above-disclosed a law firm.	I compensation with any other person u	nless they ar	e members and ass	sociates
		e agreed to share the above-disclosed con law firm. A copy of the agreement, tog				
5.	In return fo	or the above-disclosed fee, I have agreed ding:	to render legal service for all aspects o	f the bankru	ptcy	
		vsis of the debtor's financial situation, ar	nd rendering advice to the debtor in dete	ermining who	ether to file a petiti	ion in
		ration and filing of any petition, schedul	es, statements of affairs and plan which	may be requ	uired;	
6.		nent with the debtor(s), the above-disclos	ed fee does not include the following se	ervice:		
			CERTIFICATION			
		I certify that the foregoing is a con payment to	nplete statement of any agreement or an	rangement fo	or	
		me for representation of the debtor(s) i	n this bankruptcy proceedings.			
		Date: 01/10/2017	/s/ Jason Kyle Nielson			
		Date	Signature of Attorney			

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Geraci Law L.L.C. Name of law firm

Case 17-80062 Geraci Lawo Oto 1/1/1/1/1005/170/1909/1909/1909:38:54 Desc Main Headquarters: 55 E. Monroe Street, #3400 Phice Phile 19603 BEEGES 67970 PHENT CORNER WWW.INFOTAPES.COM

Record #: 722-015 Date: 12/2/2016 Consultation Attorney: JKN

#### Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ 1.500.00 at \$ { \$ } today, \$ { } per { } starting { } and \$ { } look \$ } within 60 days of today. Bankruptcy is time-sensitivel may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{1,195.00}{2,195.00} & \$335 = \$\frac{1,530.00}{2,195.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
<b>Termination</b> . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. <b>Wisconsin</b> : We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LIME OF MY PETITION BEFORE I SIGN IT AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.   Mary Chieco (Debtor)  Mary Chieco (Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Vito Angelo Chieco and Mary Therease Chieco / Debtors

In re

Bankruptcy Docket #:

Judge:

١	/FRIF	CATION	OF CRE	DITOR	MATRIX
- 1		ICATION	OI GNL	DIION	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 01/06/2017

/s/ Vito Angelo Chieco

Vito Angelo Chieco

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/06/2017 /s/ Mary Therease Chieco X Date & Sign

Mary Therease Chieco

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### Document Page 65 of 74 In re Vito Angelo Chieco and Mary Therease Chieco / Debtors

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Vito Angelo Chieco and Mary Therease Chieco / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/06/2017	/s/ Vito Angelo Chieco		
	Vito Angelo Chieco		
Dated: 01/06/2017	/s/ Mary Therease Chieco		
	Mary Therease Chieco		
Dated: 01/10/2017	/s/ Jason Kyle Nielson		
	Attorney: Jason Kyle Nielson		

Record # 722015 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

	First Name	Middle Name	Last Name						
	_								
Par	6: Answer These Questions			nsumer debts? Consumer debts are	e defined in 11 U.S.C. § 101(8)				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
			No. Go to line 16b. Yes. Go to line 17.						
		16b. <b>Are your</b> money for	lebts that you incurred to obtain siness or investment.						
			Go to line 16c. Go to line 17.						
		16c. State the	type of debts you owe	that are not consumer debts or busine	ess debts.				
17.	Are you filing under	ПNo. Iam	n not filling under Chapt	ter 7. Go to line 18.					
	Chapter 7?	■ Ves lam	a filing under Chanter 7	<ol><li>Do you estimate that after any exenure paid that funds will be available to detection.</li></ol>	npt property is excluded and				
	Do you estimate that after any exempt property is	_	ninistrative expenses a	re paid that funds will be available to t	istibile to discouled district.				
	excluded and administrative expenses are paid that funds will be	_	Yes.						
	available for distribution to unsecured creditors?			8					
18.	How many creditors do	■ 1-49 □ 50-99		□ 1,000-5,000 □ 5,001-10,000	□ 25,001-50,000 □ 50,001-100,000				
	you estimate that you owe?	☐ 100-199 ☐ 200-999		10,001-25,000	☐ More than 100,000				
19.	How much do you	\$0-\$50,0		□ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion				
	estimate your assets to	\$50,001		\$10,000,001-\$50 million \$50,000,001-\$100 million	☐\$1,000,000,001-\$10 billion				
on the same of the	be worth?	\$100,001 \$500,001	•	□ \$100,000,001-\$100 million	☐More than \$50 billion				
		\$0-\$50,0		□ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion				
20.	How much do you estimate your liabilities	\$50,001		□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion				
	to be?	\$100,00		□ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion				
		\$500,00	•	☐ \$100,000,001-\$500 million	☐ More than \$50 billion				
Pa	rt 7: Sign Below		_						
Fo	you	I have examin correct.	ed this petition, and I d	declare under penalty of perjury that th	e information provided is true and				
		If I have chose of title 11, Uni under Chapte	ted States Code. I und	r 7, I am aware that I may proceed, if o erstand the relief available under each	eligible, under Chapter 7, 11,12, or 13 a chapter, and I choose to proceed				
esonococococococococococococococococococo		If no attorney this document	represents me and I di , I have obtained and ı	id not pay or agree to pay someone wi read the notice required by 11 U.S.C.	no is not an attorney to help me fill out § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.								
and a second		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C. §§ 152, 341, 1519, and 3571.							
		Signature of Debtor 1							
Notes qualities and conference and c		Execute	ed on : / / Co	<u>2/20</u> 16	Executed on : 1 / 1201				

Record # 722015

Vito

Debtor 1

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Fill in this in	nformation to ide	ntify your case:			of 74	
Debtor 1	Vito Angelo		Chieco	_		
Debier 1	First Name	Middle Name	Last Name			
Debtor 2	Mary	Therease	Chieco	_ , ]		
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of <u>II</u>	LINOIS (State)			
Case Numbe	r		-			Che
(if known)						ame

#### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below								
SH and hardware forms?									
Did you p	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
No									
Yes	Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
yek-chapteadolimureido									
Colorates									
Under pe	nalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and								
correct.									
	$\mathcal{L}$								
<b>x</b> _(	/ / / / / / / / / / / / / / / / / / /								
Sign	ture of Debtor 1 Signature of Debtor 2								
	: / / / /2016 Date : 1/6 /2016								
Date	MM / DD / YYYY								

25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Environmental law, if you know it Governmental unit 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Status of the case Nature of the case Court or agency Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 134/1, 1519, and 3571. Debtor 2 Chuice Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119).

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**Degument** 

Last Name

Page 69 of Zafe Number (if known)

Case 17-80062

Middle Name

Vito

First Name

Debtor 1

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Entered 1/11/17/09:38:54 Desc Main Debtor 1 **₽®**cument Page 70 of 74 First Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □ No Lessor's name: ☐ Yes Description of leased property:

Part 3: Sign Below/	
	ntention about any property of my estate that secures a debt and any
personal property/that is subject to an unexpired lease.	Λ ΛΛ
	$M_{\rm o} = M_{\rm o} = 1$
*     /	* Illur MCC
Signature of Debtor	Signature of Debtor
. 1 . 1	1 /2 12

Date Dated: 1/1/1/2017

MM / DD / YYYY

divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Charge nnot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.

- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious

injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.

9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.

- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and alphost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to yold/the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other Joans that cross-collateralized, any money or property may be taken for both loans. b

ankruptcy trustee if it can't be protected, that the tr	ustee might object if I/we have excess income; or change in State, Federal o	Bankruptcy laws before the case
s filed in Court AND WE HAVE TO READ, CHECK,	& MAKE SURE OUR PETITION IS ACCURATE!!!!	
Dated: / / / /201 <b>6</b>		X Date & Sign
_	Vito Angelo/Chieco	
Dated: 1 / 12019	Mandellieco	X Date & Sign
-	Mary Therease Chieco	

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### UNITED SPATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

in re

Vito Angelo Chieco and Mary Therease Chieco / Debtors

Bankruptcy Docket #:

Judge:

#### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

[DECLARE UNDER	PENALTY OF PERJURY THAT THE FOREGOING IS	TRUE AND CORRECT.
Dated:	Vito Angelo Chieco	X Date & Sign
Dated:	Mary Therease Chieco	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Dobiecoment Page 73 Ocase Number (if known) Vito Debtor 1 Middle Name First Name Column B Column A Debtor 2 or Debtor 1 non-filing spouse 0.00 0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For you ..... For your spouse ..... Pension or retirement income. Do not include any amount received that was a 9. 0.00 0.00 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line10c. 0.00 0.00 10a 0.00 0.00 0.00 0.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each 6,344.00 2,502.67 3,841.33 column. Then add the total for Column A to the total for Column B. Determine Whether the Means Test Applies to You Part 2: 12. Calculate your current monthly income for the year. Follow these steps: 6,344.00 12a. x 12 Multiply by 12 (the number of months in a year). 76,128.00 12b. 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL 4 Fill in the number of people in your household. 90,080.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill but Form 122A-2. Part 3: Sign Below  $\sqrt{1}$  declare under penalty of perjury that the information on this statement and in any attach  $\hat{m}$  ents is true and correct. gning here Therease Chieco Vito Angelo Chieco 110 /2017 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code/ the Bankruptcy Rules, and the local rules of the court. The

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Attorney: Jason Kyle Nielson